This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 years has had more New Insurances accepted and issued than any other Company in the World.

ASSETS - - \$105,656,311.60



SIGNIFICANT FACTS

This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903 WAS:

859 per day in Number of Claims Paid. 8.297 per day in Number of Policies Issued. \$1,303,559.06 per day in New Insurance Written. \$98,582.76 per day in Payments to Policy-holders and addition to Reserve.

\$53,841.18 per day in Increase of Assets.

Income in	1903	49	,887	804.11
OR SP TO A THAT GLOBER OF THE REPORT OF THE	1902		,551	,520.50
	ease in 1903		475	402.61

Metropolitan Life Insurance Co.

The Company OF the People, BY the People, FOR the People

ASSETS

United States, City and R. R. Bonds and Stocks . . \$48,175,913.27 Bonds and Mortgages 31,814,193.06 Cash 5,301,220.90 1,850,144.14 Loans to Policyholders . . . Premiums, deferred, and in course of collection (Net) . . , 3,000,401.30 Accrued Interest, Rents, etc . .

\$105,656,311.60

Reinsurance Fund and Special Reserves \$94,008,251.00 All other Liabilities . . . 956,188.04 Capital and Surplus 10,691,872.56

LIABILITIES

\$105,656,311.60

Paid to Policyholders since Organization, plus \$238,295,968.84 Number of Policies 7,523,915 the Amount now Invested for their Security, \$238,295,968.84

In its Ordinary Department policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

THIS COMPANY'S POLICIES ARE PLAIN BUSINESS CONTRACTS WHICH TELL THEIR WHOLE STORY UPON THEIR FACE; LEAVE NOTHING TO THE IMAGINATION; BORROW NOTHING FROM HOPE; REQUIRE DEFINITE CONDITIONS AND MAKE DEFINITE PROMISES IN DOLLARS AND CENTS.

RECORD OF GROWTH IN TEN YEAR PERIODS

1883-82,082,619.05 1893-15,216,236.65

82,186,622,24 19.343,705.06

531,048 8627,368.24 4,109,689.92 2,940,226

\$63,425,107.00-1883

353,177,217.00-1893

1903 49,887,804.11 105,656,811.60 10,691,872.56 7,523,915 1,342,381,457.00 1903 JOHNE, HARDING, Supt.—Smithdeal Building, Broad & 9th Sts., Richmond, Va.

ROBERT W. SMETHIE, Assistant Supt. | 17 East Tenth Street, Manchester, Va. ROBERT E. MALONE, Assistant Supt. |

HARRY B. ROGERSON, Assistant Supt. 4 Sycamore Street, Petersburg, Va-

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Asst. Medical Director.

E. M. Holden, M. D.,
Asst. Medical Director.

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THE INTERNATIONAL SUNDAY-SCHOOL LESSON

FOR FEBRUARY 21, 1904.

STUDIES IN THE LIFE OF CHRIST.

Subject: Jesus and the Sabbath.-Matt. xii: 1-13. Golden Text: It is lawful to do well on the Sabbath Day .-

the chief infirmity of the educated man, | teachings of the rabbis who had interpreproducing jealousy toward their superiors | ted the law of Moses and perverted and that sometimes results in enmity. This desroyed it, saying to pluck was reaping and to rub was thrashing. These deriscribes who were boastful of their learn-held in higher esteem than the original held in higher esteem than the original held in higher esteem than the original word of God. (Matt. xv:9.) Thus had they by Jesus in the case of the paralytic, studied in last Sunday's lesson. Thereafter they pursued Him with public hostility, hoping to ensnare Him in his teachings. All this comes out between the former lesson and the lesson of to-day. The events were the call of Matthew, the question about fasting, the infirm man events were the call of Matthew, the question about fasting, the infirm man oured at Bethesda, part occuring in Galliee and part occuring in Judea. At every step until the death on the cross these enemies and critics gathered about the faviour to destroy or weaken His influence with the people and so to put obstacles in the way of His great work. In to-day's lesson we shall see how they presented questions concerning the Sabbath question, raised in a former incident, and how Jesus replied.

OCCASION.—Jesus and His disciples were on a journey, returning to Capernaum after a successful ministry in the neighboring villages. They passed through

neighboring villages. They passed through a cornfield, what we call a wheatfield— their corn was not like our maize. This

which the Finitises relea, to the Scriptures. "Huve ye not read?" He inquired. (Verse 3.) What a gentlevet a stinging robuke! And then He quotes from the book what may be considered two precedents, as warrants for the acts of the cedents, as warrants for the acts of the disciples. David under stress of hunger (I Sam, xx1:6) had eaten the show-brend, which was wholly devoted to the priests. The priests were authorized by law to do on the Sabbath (Verse 5) what belongs really to other days, and were blameless, because they were engaged in God's service. (Numb, xxviii: 9.) These two citations from the word of God showed that the ideas of the Pharisees were false on the subject of sanctity. Will you blame these fishermen disciples for taking a little food when they are hungry, with such illustrations of a larger liberty practiced by the great King and by the very ministers of the Jewish Church? This was a difficult question for the critics to answer.

naum after a successful ministry in the neighboring villages. They passed through a cornfield, what we call a wheatfield-their corn was not like our mairs. This walk was allowable up to a distance of two thousand yards, a Sabbath Day's journey. (Acts 1:12). The disciples octame tungry. There is no evidence that Josus felt the need of any food. He may have suppressed any disconfort experienced. It is certain that He had power over bodily conditions. (Matt. 1:22) Hence, while He passed on His way the disciples plucked the ripened corn, rubbed it in their hands, here ways the chaff, and atc. (Verse 1:) This was no trespass, but a liberty allowed to travelers under the law. (Deut. xilii:5.) A very wise and gracious provision it was, in that country, with its popular modes passe, but a liberty allowed to travelers under the law. (Deut. xilii:5.) A very wise and gracious provision it was, in that country, with its popular modes and the country, with its popular modes and the provision of the conduct; probably times.

ORLITOISM.—Instantity the Pharisees were ignorative fitness and the synagogues, in the feast in the distinct of the country of the there is a constant explorage upon His actions in the feast in the fitness and they watched, represented the synagogues, in the feast in the fitness and they watched. (Paprase and the proposition of the travelers of the travelers of the synagogues, in the feast in the fitness and they watched. (Paprase and the proposition of the disciples of the proposition of the disciples and they watched, represented the proposition of the disciples of the propositi

set aside the seventh day and appears another.

ENMITY.—The Pharisees were silenced because there was nothing further for them to say, but their opposition was increased. They saw plainly that the Master was superior to them, they hated Him for that reason, and determined to find some mode of accusing Him to the authorities. The occasion was soon presented. The whole company moved on, entered Capornaum, and went into the synagogue. (Verse 9.) There was found a man with a withered hand—the afflicted of those days were accustomed to visit Relying upon the gloss of the rabbis, who held that the fourth commandment (Ex. xx:9) forbade even acts of mercy, they expected an easy conviction.

they expected an easy conviction.

RESPONSE.—This new phase of the Sabbath question was met first in the concrete and second in the abstract, (Verses 10 and 11.) Turning to the Pharisees, Jesus asked if any of them would hesitate to pull his sheep out of a pit into which it had fallen on the Sabbath. That appealed to them and they could not answer. Every man will protect his property. The hearers must have feit the force of the inquiry, evea though ignorant of the law. (Ex. xxili:5) twice given. (Deut. xxili:4). Receiving no reply, Jesus added, "How much better is a man than a sheep?" Will you save a beast and leave a man in disease and pain? The far-reaching influence of the Saviour's question can hardly be known. It revealed the hypocrisy of His enemies, and laid the basis of humanitarianism in all after centuries, The interview closed with a great moral truin, the positive side of religion. Judaism in that day concerned itself with many negations, but Christianity is built on the words of Jesus: 'It is lawful to do well on the Sabbath days," ushering in a dispensation of doog deeds to the souls and bodies of men.

MIRACLE.—The doctrine and practice of RESPONSE.—This new phase of the

hence not obsolete. If His, then it must be devoted to Him and used according to His spirit, and for His glory and His cause. 2. While its primary purpose is to furnish opportunity for spiritual employments (Rev. i:10), the needs of the body must not be neglected, and all acts of mercy are lawful. Hunger must be relieved, and disease may be cured. It was made for man (Mark ii:27), for his body not less than for his soul. 3. The day is perverted when men surround it with arbitrary regulations, brought down from old-time observances as misinterpretations of the letter of legal enactments. Whoever is loyal to Christ, whoever follows Him will be likely to keep the day aright. If the Sabbath is for man—for all men—it is for the race, for all time.

AT THE SEMINARY.

Committee Arranging for Bible Conference-Other Notes.

and Dr. F. T. McFaden is making preparations for a Bible conference, under the auspices of Union Theological Seminary, to be held in Richmond at the close of the Seminary session. The Seminary professors and a number of scholarly and expert men will share in the addresses and instructions of this occasion. The invitation to attend will be made general.

be made general.

Dr. R. P. Kerr, of Baltimore, will deliver a lecture in the chapel of the
Seminary at S P. M. February 20th, on
"Lessons from Experience in Pastoral
Work."

The Rev. Dr. S. L. Morris, secretary

Work."
The Rev. Dr. S. L. Morris, secretary of Home Missions, Atlanta, will visit the Seminary some time in March and address the students on home missions. On Friday, April 22d, the Rev. Dr. James Stalker will begin a series of five lectures in the Seminary chapel on "The Ethical Teachings of Christ."

Charters Granted.

Charters Granted.

The following charters have been granted by the State Corporation Commission:
Charlottesville Hunt Club; H. M. Lewis president; naximum capital stock 45,000.

The Grand United Order of the Sones and Daughters H. Fare Commission of the Sones and Daughters of the Sones and Daughters of the Mutual Soneficial Association was amended so as to change the name to the Mutual Insurance Company of Hichmond, Va.; President, John Mann, Jr.; capital stock from \$1,000 to \$50,000.

STOP

Giving money to Beggars to buy FOOD and LODGING.

BUY

Methodist InstituteTickets. EACH TICKET good for a MEAL and TWO TICKETS for LODGING.

20 TICKETS FOR \$1 ON SALE AT TIMES-DISPATCH

BUSINESS OFFICE.

AT THE THEATRES.

most enjoyable events that the season has thus far offered.

two stories are living realities in the coloring of the stories are admirably sus-tained in the play Every character seems to breathe the atmosphere of the quaint surroundings. All of the character types are well portrayed. There are no less than twenty-four characters in the play, including eight children. No play has been seen here in many years which carries as many juveniles as does this speciation, and at the head of them all production. And at the head of them and is Miss Mabel Tallaferro, who has arrived at that interesting age when a girl is neither quite a child nor quite a woman. Mrs. Madge Carr Cook, as the philosophical, kindly, motherly Mrs. Wiggs. gave a portrayal that was so natural, so quaint and, so true to the author's description of the character that she seemed or quaint and so true to the harder of drawing of the character that she seemed to be Mrs. Wiggs herself, just stepped from the pages of the book. Her work possessed that quality which took from it all suggestion of acting. For the time being she was Mrs. Wiggs, and lived the page.

the part.
Miss Mabel Taliaferro, as Lovely Mary, Miss Mabel Tallaferro, as Lovely Mary, acted with a simplicity of manner that was charming. She has a fresh, young voice, wonderfully sweet and sympathetic, and her delicate, features and fine eyes were very expressive, and were quite as effective as the musical voice of this clever child of the stage. She is yet a little girl, and seems to have added few inches to her height since she first appeared here in "The Children of first appeared here in "The Children of To mention all of the characters in the

To mention all of the characters in the play would be like writing a review of the two books, which made the name of Alice Hegan Rice famous in the literary world of to-day.

Mr. Will T. Hodge did excellent character work as Mr. Stubbins. His characterization was spiendid. Miss Helen Lowell, as Miss Hazy, gave a most laughable portrayal of the role. Taylor Granville was capital as Chris Hazy, and Arsyle Campbell made a fine looking Billy Wiggs. The children. Edith Story, Sylvia Cushin, May McManus, William Burton James, Richard Story, David Rauffman, Kittle Beresford and Helen Cauthon, were all elever tots, and added much to the production. Mrs. Wiggs, her children and her neigh-bors, will be at the Academy for the re-

Amelia Bingham Returns. Amelia Bingham Keturns.

Miss Amelia Bingham, the actressmanager, whose last production,
"Olympe," was successfully presented at
the Knickerbocker Theatre, New York,
has arranged for a brief tour through
the State before visiting the principal
cities of the South, and she will present
this powerful new drama, by Pierre Decourcelle, at the Academy next Wednesday, matinee and night. The play relates a highly Interesting story of love
and Intrigue in France during the interesting and picturesque period of the lat-

MANY NEW MEMBERS.

Fifteen Initiated Into McCarthy

Council, No. 468, R. A. McCarthy Council, No. 488, Royal Arcanum, held a regular meeting last night that was well attended and exceedingly interesting to all who were present. Not only was a large addition made to the most distance of the most tinguished of these made interesting talks, Mr. Minetree Folkes presided gracefully, and after the initiations were through with an elaborate oyster supper was

Served.

Seventoen new members were initiated, among them being Judge Daniel Grinnan, of the Chancery Court of Richmond; Superintendent C. H. Hix, of the Seaboard Air Line Railway; Mr. F. P. Hickey, master mechanic of the same line, and

board Air Line Railway; Mr. F. F. Hickey, master mechanic of the same line, and Mr. Hunsdon Cary.

Remarks were made by Mr. J. W. Warren, of New York; Judge Grinnan, Mr. Cary, and by "Hustling Harry" Kemp, the district State representative, by whose efforts a majority of the new members were brought into the order.

An elaborate oyster supper was served under the direction of the Entertainment Committee, consisting of J. C. Bowman, W. W. Miller, John E. Wagner and J. C. Bowman, Jr.

DESULTORY MEETINGS.

Streets, Grounds and Buildings and Finance Meet.

and Finance Meet.

After three unsuccessful efforts the Street Committee succeeded in securing the attendance of a quorum of its members last night, but all the business disposed of was of a routine nature. The Grounds and Buildings Committee, which also met, though they did depart far enough from the beaten track to give permission to the stationary engineers to hold their national convention in August in the Armory hall, subject to the approval of the commanding officer.

The Finance Committee heid a long session and rejected a number of applications for salary increases.

The subcommittee on finance, having charge of the work of making up the budget, will meet to-night at 8 clock, as will also the Committee on Water. The latter body will, it is thought, finally agree with the street railway companies as to past electrolytic damage to the city's water piping, and a proper method of curing the evil in the future.

At the Bijou.

"His Last Dollar," the bill at the Bijou this week, is delighting the audiences which go to the popular little playhouse. The company is one of the best seen in a melodrama for many years. The work of Charles Plening as Clarence Longsdale, the English dude, and William Helfort as Ned Penn, the newspaper reportor, is of a fine order. The play and the company are good. The play will be presented the rest of the week.

A special matinee has been arranged for Monday at the Bijou Theatre, when the play which made such a success last season, "At Cripple Creek," opens as ongagement of a week. The play is a story of the early eighties, dealing with life in the mining section of the West, it is full of excels test, and thrilling sit.

POLICY OF THE LEAGU

This the Theme of an Address:

Dr. Gardner-Other Speeches.

them must form the drink habit. We purpose them sober.

We invite every man who believes that the adoon is an evil institution and wishes to six the property of the solid to associate the same of the solid to see that the movement. We do not require him to subscribe to any other temperance cread that that, Many men who give cordial asson to that Many men who give cordial asson to this proposition shrink fro minis work. It is not pleasan work. We do not invite any man to connect himself with it for purposes of entertainment and pleasure, nor because it flat promising way to locate a public ser ice which cought to appeal to the citizen who has at heart the cause of private and public mornality. We believe that the soloon is an evil insitution and that its activities an influences should be restricted just as far as the conditions render it possible in any commons which we shall seek in all practicable and honorable was an accomplish.

Mr. G. M. Smithdeal and Rev. Dr. John Hannon were the other speakers. Both

Mr. G. M. Smithdeal and Rev. P. Solid Hannon were the other speakers. Both made excellent addresses. The meeting to-night will be at Leist Street Baptist Church. Senators Mans and Harman will be the speakers.

Hackett Against Company. In the Law and Equity Court yesterday the entire day was consumed in the tria of the suit of L. B. Hackett against the Richmond, Fredericksburg and Potomac Ruliroad Company for \$5.00 alleged dam ages. The case will likely be concluded

Mr. Ansley Here.

air. M. M. Analey, traveling freight and passenger agent of the Atlanta she West Point Rallway, with beadquarter Atlanta, was here on a yest feeteras